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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/751,714	12/29/2000	Nancy Williams	1881-03	8333
7590 08/13/2004				
Bickel & Brewer 4800 Bank One Center 1717 Main Street Dallas, TX 75201			EXAMINER	
			HAMILTON, LALITA M	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 08/13/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/751,714

Applicant(s)

WILLIAMS ET AL.

Examiner

Lalita M Hamilton

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-33 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-33 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. ____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date ____.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____.
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: ____.

DETAILED ACTION

Specification

The abstract of the disclosure is objected to because the abstract is too long. The abstract should be no more than 150 words in length. Correction is required. See MPEP § 608.01(b).

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-8, 11-18, and 21-28 are rejected under 35 U.S.C. 102(e) as being anticipated by Schein (US 2001/0018674).

Schein discloses a global financial services integration system method and corresponding system and program product comprising a remote computer network for interactively managing financial information, wherein said remote computer network has at least one client connectable to one or more servers, the steps of designating a deal center database (GIF) wherein deal information is stored, specifying an investment management database wherein investment management information is stored, establishing a financial management database wherein financial management information is stored, and integrating each of said databases with one another in said

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remote computer network to thereby permit users to access information stored in said databases utilizing said remote computer network (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); designating a deal center interface for interactively accessing deal center information stored in said deal center database, specifying an investment management interface for interactively accessing investment management information stored in said investment management information database, establishing a financial management interface for interactively accessing financial management information stored in said financial management information database, and integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces (p.8, 92-96); associating said deal center database with said deal center interface, associating said investment management database with said investment management interface, and associating said financial management database with said financial management interface (p.8, 92-96); designating a deal center database wherein deal information is stored, further comprises the step of designating a deal center database wherein deal information is stored, including electronic mail, due-diligence checklists, and deal information templates (p.8, 94); the step of designating a deal center interface for interactively accessing deal center information stored in said deal center database, further comprises the step of designating a tracking mechanism for interactively tracking electronic mail stored in said deal center database, and permitting a user to retrieve particular electronic mail stored in said deal center database, in response to tracking said particular electronic mail utilizing said tracking mechanism (p.9, 98 and 101); the

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step of integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises the step of integrating said deal center interface with said investment management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); the step of integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises the step of integrating said investment management interface with said financial management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); the step of integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises the step of integrating an information delivery interface with said investment management interface, and integrating said information delivery interface with said financial management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); a system in a remote computer network for interactively managing financial information, wherein said remote computer network has at least one client connectable to one or more servers, said system comprising module for designating a deal center database wherein deal information is stored, module for specifying an investment management database wherein investment management information is stored, module for establishing a financial management database wherein financial management information is stored, and module for integrating each of said databases with one another in said remote computer network to thereby permit users to access

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information stored in said databases utilizing said remote computer network ((fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); module for designating a deal center interface for interactively accessing deal center information stored in said deal center database, module for specifying an investment management interface for interactively accessing investment management information stored in said investment management information database, module for establishing a financial management interface for interactively accessing financial management information stored in said financial management information database, and module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces (p.8, 92-96); module for associating said deal center database with said deal center interface, module for associating said investment management database with said investment management interface, and module for associating said financial management database with said financial management interface (p.8, 92-96); module for designating a deal center database wherein deal information is stored, further comprises module for designating a deal center database wherein deal information is stored, including electronic mail, due-diligence checklists, and deal information templates (p.8, 94); module for designating a deal center interface for interactively accessing deal center information stored in said deal center database, further comprises module for designating a tracking mechanism for interactively tracking electronic mail stored in said deal center database, and module for permitting a user to retrieve particular electronic mail stored in said deal center database, in response to tracking said particular

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electronic mail utilizing said tracking mechanism (p.9, 98 and 101); module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises module for integrating said deal center interface with said investment management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises module for integrating said investment management interface with said financial management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces further comprises module for integrating an information delivery interface with said investment management interface, and module for integrating said information financial management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); a program product residing in computer memory in a remote computer network for interactively managing financial information, wherein said remote computer network has at least one client connectable to one or more servers, said program product comprising instruction module for designating a deal center database wherein deal information is stored, instruction module for specifying an investment management database wherein investment management information is stored, instruction module for establishing a financial management database wherein financial management information is stored,

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and instruction module for integrating each of said databases with one another in said remote computer network to thereby permit users to access information stored in said databases utilizing said remote computer network (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); instruction module for designating a deal center interface for interactively accessing deal center information stored in said deal center database, instruction module for specifying an investment management interface for interactively accessing investment management information stored in said investment management information database, instruction module for establishing a financial management interface for interactively accessing financial management information stored in said financial management information database, and instruction module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces(p.8, 92-96); instruction module for associating said deal center database with said deal center interface, instruction module for associating said investment management database with said investment management interface, and instruction module for associating said financial management database with said financial management interface(p.8, 92-96); instruction module for designating a deal center database wherein deal information is stored, further comprises instruction module for designating a deal center database wherein deal information is stored, including electronic mail, due-diligence checklists, and deal information templates (p.8, 94); instruction module for designating a deal center interface for interactively accessing deal center information stored in said deal center database, further comprises

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instruction module for designating a tracking mechanism for interactively tracking electronic mail stored in said deal center database, and instruction module for permitting a user to retrieve particular electronic mail stored in said deal center database, in response to tracking said particular electronic mail utilizing said tracking mechanism ((p.9, 98 and 101); instruction module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises instruction module for integrating said deal center interface with said investment management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); instruction module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises instruction module for integrating said investment management interface with said financial management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF); and instruction module for integrating each of said interfaces with one another in said remote computer network to thereby permit users to access information stored in said databases through said interfaces, further comprises instruction module for integrating an information delivery interface with said investment management interface, and instruction module for integrating said information delivery interface with said financial management interface (fig.1-2-all and p.8, 92-96-provides a variety of services linked to GIF).

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Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 9-10, 19-20, and 29-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schein in view of Starr (6,606,606).

Schein discloses the invention substantially as claimed; however, Schein does not disclose configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface; configuring said information delivery interface to permit users to generate policy information; module for configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface; module for configuring said information delivery interface to permit users to generate policy information; instruction module for configuring said

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information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface; and instruction module for configuring said information delivery interface to permit users to generate policy information. Schein does disclose that it is well known to provide reports generated in a database system (p.4, 35). Starr teaches a method and corresponding system and product for performing integrated financial transactions comprising configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface (fig.2-all and col.6, line 52 to col.7, line 4); configuring said information delivery interface to permit users to generate policy information (fig.2-all and col.6, line 52 to col.7, line 4-Examiner is interpreting system as having the functioning capability of generating policies, in addition to reports); module for configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface (fig.2-all and col.6, line 52 to col.7, line 4); module for configuring said information delivery interface to permit users to generate policy information (fig.2-all and col.6, line 52 to col.7, line 4-Examiner is interpreting system as having the functioning capability of generating policies, in addition to reports); instruction module for configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface (fig.2-all and col.6, line 52 to col.7, line 4); and instruction module for configuring said information delivery interface to permit users to

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generate policy information (fig.2-all and col.6, line 52 to col.7, line 4-Examiner is interpreting system as having the functioning capability of generating policies, in addition to reports). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface; configuring said information delivery interface to permit users to generate policy information; module for configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface; module for configuring said information delivery interface to permit users to generate policy information; instruction module for configuring said information delivery interface to permit users to generate particular reports based on data transferred from said investment management interface to said information delivery interface; and instruction module for configuring said information delivery interface to permit users to generate policy information, as taught by Starr into the invention disclosed by Schein, to allow users to keep accurate records of their transactions.

Provisional Application Listed on PTO-892 form

If a copy of a provisional application listed on the bottom portion of the accompanying Notice of References Cited (PTO-892) form is not included with this Office action and the PTO-892 has been annotated to indicate that the copy was not readily available, it is because the copy could not be readily obtained when the Office

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action was mailed. Should applicant desire a copy of such a provisional application, applicant should promptly request the copy from the Office of Public Records (OPR) in accordance with 37 CFR 1.14(a)(1)(iv), paying the required fee under 37 CFR 1.19(b)(1). If a copy is ordered from OPR, the shortened statutory period for reply to this Office action will not be reset under MPEP § 710.06 unless applicant can demonstrate a substantial delay by the Office in fulfilling the order for the copy of the provisional application. Where the applicant has been notified on the PTO-892 that a copy of the provisional application is not readily available, the provision of MPEP § 707.05(a) that a copy of the cited reference will be automatically furnished without charge does not apply.

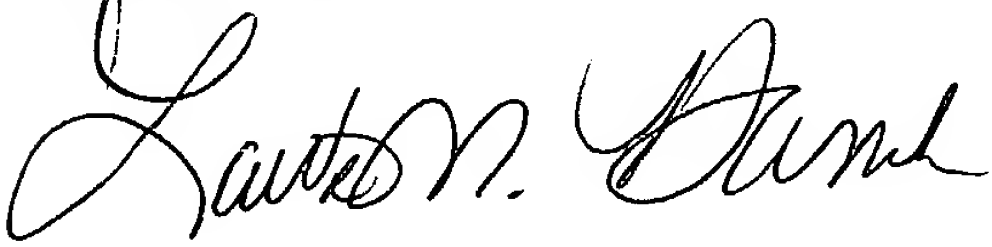
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M Hamilton whose telephone number is (703) 306-5715. The examiner can normally be reached on Tuesday-Thursday (8:30-4:30).

The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



LMH